

SPECIAL LIABILITY REPORTS

(Required by RCW 48.05.390 & WAC 284-07-010.)

2004

Medical Malpractice - Physicians & Surgeons

Medical Malpractice - Hospitals

Medical Malpractice - Other Health Care Professions

Medical Malpractice - Other Health Care Facilities

Attorneys Malpractice

Architects & Engineers Malpractice

Municipal Liability

Day Care Center Liability

5 Year Summary

MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS - 2004

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Casualty Co/Reading	15	14	0	0	(13)	(13)	(34)	6	6	0	0	(22)	1	0	50
Century Indemnity Co	0	0	0	0	5	5	0	0	0	0	0	0	0	0	(5)
Continental Casualty Co	0	0	456	(169)	(1,548)	(1,261)	(499)	0	0	0	0	(499)	(26)	0	1,734
Darwin National Assurance Co	43	6	0	0	2	2	1	13	0	5	1	20	14	0	(2)
Doctors' Co, An Interins Exchg	28,291	23,862	6,712	847	(336)	7,223	2,897	940	233	2,192	722	6,984	3,002	0	12,657
Fireman's Fund Ins Co	0	0	448	0	0	448	0	0	0	0	0	0	0	0	(448)
General Ins Co/America	14	12	0	0	(8)	(8)	11	3	1	0	3	18	32	0	34
Gulf Ins Co	0	0	0	0	(312)	(312)	(202)	0	0	0	0	(202)	0	0	514
Medical Ins Exchange of CA	78	77	200	(52)	(23)	125	0	0	6	2	5	13	5	0	(56)
Medical Protective Co	15,340	15,412	2,278	1,577	7,664	11,519	4,339	1,346	27	1,071	349	7,132	1,835	0	(1,404)
National Fire Ins Co/ Hartford	0	0	57	(20)	(239)	(202)	(51)	0	0	0	0	(51)	(1)	0	252
National Union Fire Ins Co/Pitt	607	547	2	0	302	304	28	109	25	13	19	194	101	0	150
Northwest Physicians Mtl Ins Cc	437	387	125	100	74	299	91	0	15	13	11	130	23	0	(19)
Pacific Employers Ins Co	0	0	0	0	2	2	0	0	0	0	0	0	0	0	(2)
PACO Assurance Co Inc	54	37	0	35	(4)	31	15	1	35	0	5	56	18	0	(32)
Physicians Ins A Mutual Co	93,722	93,920	33,648	9,541	887	44,076	17,022	1,190	1,868	1,201	2,003	23,284	11,359	(1)	37,920
Podiatry Ins Co/America	224	218	0	(115)	15	(100)	0	32	43	0	6	81	19	2	254
Preferred Professional Ins Co	2,557	2,461	125	1,000	(371)	754	754	0	0	755	409	1,918	109	0	(102)
Princeton Ins Co	15	15	125	(25)	3	103	3	1	0	0	0	4	0	0	(92)
SAFECO Ins Co of America	0	0	0	0	(5)	(5)	(2)	0	0	0	0	(2)	0	0	7
SAFECO National Ins Co	0	0	0	0	1	1	4	0	0	0	0	4	0	0	(5)
St Paul Fire & Marine Ins Co	101	101	1,743	(65)	(2,443)	(765)	1,172	12	0	19	2	1,205	10,309	0	9,970
St Paul Medical Liab Ins Co	(99)	(99)	0	0	(71)	(71)	(21)	(12)	0	0	0	(33)	(10,088)	0	(10,083)
Standard Fire Ins Co	0	0	319	0	0	319	0	0	0	0	0	0	0	0	(319)
TIG Ins Co	0	247	874	(85)	(1,001)	(212)	(2)	4	11	14	1	28	(69)	0	362
Travelers Indemnity Co of CT	0	0	0	0	1	1	0	0	0	0	0	0	0	0	(1)
Vigilant Ins Co	0	0	0	0	(41)	(41)	(27)	0	0	0	0	(27)	0	0	68
Washington Casualty Co	(3)	(3)	5,199	(1,799)	(8,574)	(5,174)	(705)	0	0	0	0	(705)	0	0	5,876
Western Professional Ins Co	<u>386</u>	<u>386</u>	<u>1,165</u>	<u>(868)</u>	<u>282</u>	<u>579</u>	<u>144</u>	<u>5</u>	<u>9</u>	<u>8</u>	<u>9</u>	<u>175</u>	<u>8</u>	<u>0</u>	<u>(360)</u>
TOTAL	141,782	137,600	53,476	9,902	(5,751)	57,627	24,938	3,650	2,279	5,293	3,545	39,705	16,651	1	56,918

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace American Ins Co	0	0	0	0	21	21	0	0	0	0	0	0	0	0	(21)
American Casualty Co/Reading	0	0	0	0	49	49	(3)	0	0	0	0	(3)	0	0	(46)
The American Ins Co	175	115	0	0	0	0	2	13	2	6	2	25	0	0	90
Associated Indemnity Corp	26	15	0	0	0	0	3	3	3	1	0	10	0	0	5
Century Indemnity Co	0	0	0	0	9	9	0	0	0	0	0	0	0	0	(9)
Church Mutual Ins Co	158	110	0	30	95	125	66	3	15	6	3	93	20	0	(88)
Continental Casualty Co	0	0	0	0	(595)	(595)	(212)	5	5	0	0	(202)	6	0	803
Executive Risk Ind Inc	752	370	0	0	103	103	59	27	17	5	9	117	49	0	199
Farmers Ins Co of Washington	26	501	10,543	1,254	(2,616)	9,181	1,327	1	39	20	4	1,391	29	0	(10,042)
Fireman's Fund Ins Co	10	8	0	0	0	0	0	0	0	0	0	0	0	0	8
First National Ins Co/America	0	0	0	0	(8)	(8)	(5)	0	0	0	0	(5)	0	0	13
General Ins Co of America	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Gulf Ins Co	0	0	0	0	(506)	(506)	(328)	0	0	0	0	(328)	0	0	834
Insurance Co of North America	0	0	0	0	(2)	(2)	0	0	0	0	0	0	0	0	2
Medical Protective Co	0	0	34	(76)	111	69	67	0	0	0	0	67	0	0	(136)
National Fire Ins Co/ Hartford	0	0	0	0	(76)	(76)	(12)	0	0	0	0	(12)	0	0	88
National Union Fire Ins Co/Pitt	0	0	0	0	5	5	0	0	0	0	0	0	0	0	(5)
OHIC Ins Co	0	0	64	(160)	242	146	40	0	0	0	0	40	39	0	(147)
Pacific Employers Ins Co	0	0	0	0	2	2	0	0	0	0	0	0	0	0	(2)
Physicians Ins A Mutual Co	0	0	0	204	0	204	0	0	0	0	0	0	0	0	(204)
SAFECO Ins Co of America	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
St Paul Fire & Marine Ins Co	0	0	5,391	(1,909)	(2,881)	601	(174)	0	0	0	0	(174)	0	0	(427)
TIG Indemnity Co	0	1	0	0	(9)	(9)	1	0	0	0	0	1	0	0	9
TIG Ins Co	2	338	1,000	(1,105)	27	(78)	(2)	6	15	19	3	41	(131)	0	244
Travelers Casualty & Surety	0	0	0	0	(21)	(21)	0	0	0	0	0	0	0	0	21
Travelers Prop Cas Co/America	0	0	0	0	40	40	0	0	0	0	0	0	0	0	(40)
Truck Ins Exchange	0	0	22	0	0	22	20	0	0	0	0	20	0	0	(42)
Washington Casualty Co	3,592	3,476	1,342	(758)	(2,344)	(1,760)	(240)	95	391	620	60	926	246	0	4,556
Western Professional Ins Co	7,787	10,147	12,710	(10,678)	5,642	7,674	2,913	104	174	159	178	3,528	175	0	(880)
Zurich American Ins Co	0	0	4,640	1,697	7,375	13,712	1,934	0	0	0	0	1,934	0	0	(15,646)
TOTAL	12,528	15,081	35,746	(11,501)	4,661	28,906	5,456	257	661	836	259	7,469	433	0	(20,861)

MEDICAL MALPRACTICE - OTHER HEALTH CARE PROFESSIONS - 2004

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace American Ins Co	432	306	21	10	20	51	9	7	1	1	1	19	0	0	236
Ace Fire Underwriters Ins Co	0	0	0	0	(8)	(8)	0	0	0	0	0	0	0	0	8
Amercan Automobile Ins Co	0	0	0	(1)	0	(1)	(1)	(5)	0	0	(1)	(7)	0	0	8
American Casualty Co/Reading	2,509	2,193	452	(542)	460	370	326	950	950	0	0	2,226	21	0	(382)
American Home Assurance Co	131	118	0	1	64	65	6	19	5	3	4	37	22	0	38
The American Ins Co	2,780	2,011	173	(563)	496	106	24	211	39	89	37	400	0	0	1,505
Associated Indemnity Corp	268	165	0	7	1	8	31	27	31	10	5	104	0	0	53
Chicago Insurance Co	1,714	2,427	675	0	(8,389)	(7,714)	462	398	51	11	38	960	126	0	9,307
Church Mutual Ins Co	4	3	0	0	2	2	0	0	0	0	0	0	0	0	1
Continental Casualty Co	869	535	0	98	(221)	(123)	(273)	155	155	0	0	37	23	0	644
Doctors' Co, An Interins Exchg	147	271	0	0	0	0	0	2	1	11	1	15	34	0	290
Fireman's Fund Ins Co	262	246	38	(37)	1,071	1,072	213	32	5	11	3	264	0	0	(1,090)
First Professionals Ins Co	0	0	0	0	0	0	0	0	0	0	2	2	0	0	(2)
Fortress Ins Co	342	242	0	2	31	33	112	47	27	40	8	234	18	0	(7)
General Ins Co/America	27	31	20	(85)	62	(3)	57	6	1	1	10	75	80	0	39
Granite State Ins Co	183	160	0	(100)	149	49	10	51	8	4	6	79	30	0	62
Gulf Ins Co	1,744	1,711	1,912	(152)	419	2,179	1,488	5	2	2	37	1,534	291	0	(1,711)
Insurance Co of North America	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
Medical Protective Co	183	188	0	0	(39)	(39)	(24)	16	0	13	4	9	22	0	240
National Fire Ins Co/ Hartford	0	0	0	0	(38)	(38)	(33)	0	0	0	0	(33)	0	0	71
National Surety Corporation	205	213	2,244	(907)	(199)	1,138	660	17	3	8	3	691	0	0	(1,616)
National Union Fire Ins Co/Pitt	530	549	1	0	244	245	20	93	22	12	18	165	101	0	240
NCMIC Ins Co	1,315	1,238	113	(315)	259	57	402	5	17	169	30	623	249	78	729
Northwest Dentists Ins Co	2,472	2,472	504	460	44	1,008	1,192	10	223	117	63	1,605	367	51	175
Pharmacists Mutual Ins Co	47	41	0	0	2	2	0	0	6	2	1	9	2	0	32
SAFECO National Ins Co	0	0	0	0	32	32	(18)	0	0	0	0	(18)	0	0	(14)
St Paul Fire & Marine Ins Co	10	29	140	(195)	(46)	(101)	210	0	0	2	0	212	51	0	(31)
St Paul Guardian Ins Co	0	0	0	0	(2)	(2)	0	0	0	0	0	0	0	0	2
St Paul Mercury Ins Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
State Farm Fire & Casualty Co	25	13	0	0	0	0	0	3	2	1	1	7	1	0	7
TIG Indemnity Co	0	0	0	0	(5)	(5)	0	0	0	0	0	0	0	0	5
TIG Ins Co	198	266	354	1,500	(8)	1,846	(2)	5	12	15	2	32	(80)	0	(1,692)
Travelers Indemnity Co	0	0	0	(19)	2	(17)	0	0	0	0	0	0	0	0	17
Westport Ins Corp	<u>18</u>	<u>16</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>4</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>8</u>
TOTAL	16,415	15,444	6,647	(838)	(5,600)	209	4,871	2,058	1,562	522	273	9,286	1,358	129	7,178

MEDICAL MALPRACTICE - OTHER HEALTH CARE FACILITIES - 2004

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Alternative Ins Co	78	67	0	(10)	(19)	(29)	(10)	18	5	1	2	16	(99)	0	(19)
American Home Assurance Co	0	13	0	(2)	(2)	(4)	0	0	0	0	0	0	2	0	19
Century Indemnity Co	0	0	0	0	12	12	0	0	0	0	0	0	0	0	(12)
Executive Risk Ind Inc	339	236	0	0	72	72	38	12	11	3	4	68	31	0	127
Royal Indemnity Co	0	0	0	0	41	41	12	0	0	0	0	12	0	0	(53)
St Paul Fire & Marine Ins Co	7	14	1,777	(513)	(161)	1,103	203	0	0	1	0	204	99	0	(1,194)
St Paul Mercury Ins Co	0	2	30	138	(210)	(42)	(18)	0	0	0	0	(18)	12	0	74
Travelers Prop Cas Co/America	0	0	0	0	3	3	0	0	0	0	0	0	0	0	(3)
Washington Casualty Co	<u>1,972</u>	<u>1,959</u>	<u>1,482</u>	<u>1,042</u>	<u>1,562</u>	<u>4,086</u>	<u>557</u>	<u>52</u>	<u>215</u>	<u>341</u>	<u>33</u>	<u>1,198</u>	<u>135</u>	<u>0</u>	<u>(3,190)</u>
TOTAL	2,396	2,291	3,289	655	1,298	5,242	782	82	231	346	39	1,480	180	0	(4,251)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Guarantee & Liab Ins	0	0	355	0	0	355	0	0	0	0	0	0	0	0	(355)
American Safety Casualty Ins Co	(39)	288	0	128	86	214	70	(61)	0	0	(3)	6	0	0	68
Clarendon National Ins Co	673	653	89	180	142	411	227	143	0	0	113	483	0	0	(241)
Continental Casualty Co	2,130	2,171	24	(24)	24	24	(401)	336	0	0	0	(65)	(11)	0	2,201
Coregis Ins Co	0	0	12	5	0	17	0	0	0	0	0	0	0	0	(17)
Executive Risk Ind Inc	465	209	0	0	198	198	11	61	12	3	9	96	32	0	(53)
General Star National Ins Co	160	148	0	5	15	20	14	34	0	11	4	63	0	0	65
Great American Assurance Co	0	0	0	0	(6)	(6)	(7)	0	0	0	0	(7)	0	0	13
Great American Ins Co	69	71	133	(116)	(56)	(39)	(68)	11	4	4	2	(47)	54	0	211
Great American Ins Co/New York	0	0	2,146	(580)	(1,912)	(346)	(288)	(20)	0	21	(1)	(288)	0	0	634
Greenwich Ins Co	30	12	0	0	0	0	0	0	0	0	1	1	0	0	11
Liberty Ins Underwriters Inc	7,085	7,008	273	(39)	2,315	2,549	1,184	1,261	0	0	158	2,603	199	0	2,055
National Casualty Co	0	0	83	(75)	(16)	(8)	(6)	0	0	0	0	(6)	(2)	0	12
National Union Fire Ins Co/Pitt	0	0	(16)	560	(88)	456	332	0	0	0	0	332	0	0	(788)
NCMIC Ins Co	508	270	0	20	58	78	29	112	4	37	10	192	54	0	54
OHIC Ins Co	8	8	52	688	0	740	116	1	1	0	0	118	49	0	(801)
Philadelphia Indemnity Ins Co	1,135	930	361	77	348	786	192	344	6	3	23	568	151	0	(273)
Professionals Direct Ins Co	196	230	0	19	85	104	45	28	0	6	7	86	0	0	40
Professionals Solutions Ins Co	578	202	0	5	48	53	30	121	3	46	13	213	47	0	(17)
Quanta Ind Co	220	165	0	0	84	84	17	12	83	40	2	154	18	0	(55)
St Paul Fire & Marine Ins Co	343	445	15,014	(15,595)	43	(538)	1,965	49	21	19	7	2,061	47	0	(1,031)
Star Ins Co	0	0	185	(71)	(102)	12	(154)	0	0	0	0	(154)	0	0	142
Twin City Fire Ins Co	149	152	0	(35)	0	(35)	0	0	0	0	0	0	0	0	187
Westport Ins Corp	5,705	5,354	6,756	4,228	4,679	15,663	3,994	972	297	140	131	5,534	7	0	(15,836)
TOTAL	19,415	18,316	25,467	(10,620)	5,945	20,792	7,302	3,404	431	330	476	11,943	645	0	(13,774)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Casualty Co/Reading	0	(2)	0	0	0	0	(2)	0	0	0	0	(2)	0	0	0
American Economy Ins Co	3	7	4	(15)	2	(9)	4	1	0	0	0	5	10	0	21
American States Ins Co	529	526	98	37	140	275	155	79	50	34	280	598	671	0	324
Continental Casualty Co	10,228	10,047	2,221	(2,221)	2,221	2,221	(2,465)	1,914	0	0	0	(551)	(23)	0	8,354
Everest National Ins Co	406	374	11	70	94	175	46	85	1	14	19	165	27	0	61
First National Ins Co/America	9	5	0	0	8	8	4	1	1	0	5	11	8	0	(6)
General Ins Co/America	524	548	47	0	229	276	92	116	23	15	199	445	1,412	0	1,239
Liberty Ins Underwriters Inc	235	225	0	(10)	(99)	(109)	(86)	(44)	0	0	5	(125)	7	0	466
SAFECO Ins Co of America	0	0	0	0	11	11	1	0	0	0	0	1	0	0	(12)
SAFECO National Ins Co	0	0	5	0	78	83	14	0	0	0	0	14	0	0	(97)
Security Ins Co of Hartford	(245)	669	0	0	(1,223)	(1,223)	(367)	27	19	79	2	(240)	(7)	0	2,125
Transportation Ins Co	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2
Westport Ins Corp	33	31	1,208	1,074	921	3,203	817	6	2	1	1	827	0	0	(3,999)
XL Specialty Ins Co	3,363	2,469	36	525	851	1,412	172	356	16	18	109	671	47	0	433
TOTAL	15,087	14,901	3,630	(540)	3,233	6,323	(1,615)	2,541	112	161	620	1,819	2,152	0	8,911

MUNICIPAL LIABILITY - 2004

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Economy Ins Co	279	346	25	(82)	34	(23)	(42)	41	25	22	124	170	536	0	735
American States Ins Co	6,603	8,567	2,026	(352)	4	1,678	(1,451)	977	620	548	3,038	3,732	10,946	0	14,103
Coregis Ins Co	(8)	(8)	3,267	103	0	3,370	0	(1)	0	0	0	(1)	(2)	0	(3,379)
First National Ins Co/America	2,498	1,281	10	145	987	1,142	258	375	234	81	1,292	2,240	1,894	0	(207)
General Ins Co/America	549	221	52	(74)	2,372	2,350	297	76	46	13	340	772	568	0	(2,333)
Genesis Ins Co	134	493	850	450	(258)	1,042	0	18	11	6	1	36	130	0	(455)
Great American Assurance Co	6	5	0	0	0	0	0	1	0	0	0	1	0	0	4
Great American Ins Co	0	0	0	650	0	650	20	0	0	0	0	20	0	0	(670)
Ins Co of the West	0	0	90	0	0	90	(10)	0	0	0	0	(10)	0	0	(80)
Ohio Casualty Ins Co	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2
Pacific Employers Ins Co	5	5	0	0	1	1	1	0	0	0	0	1	0	0	3
Royal Indemnity Co	0	0	154	(65)	(351)	(262)	(106)	0	0	0	0	(106)	0	0	368
SAFECO Ins Co of America	1	1	119	160	577	856	208	0	0	0	0	208	1	0	(1,062)
SAFECO National Ins Co	0	0	0	0	47	47	(31)	0	0	0	0	(31)	0	0	(16)
St Paul Fire & Marine Ins Co	1,555	1,511	0	48	1,394	1,442	556	241	95	85	29	1,006	213	0	(724)
St Paul Guardian Ins Co	0	0	(47)	(127)	0	(174)	(91)	0	0	0	0	(91)	0	0	265
St Paul Mercury Ins Co	<u>120</u>	<u>113</u>	<u>100</u>	<u>(130)</u>	<u>273</u>	<u>243</u>	<u>65</u>	<u>5</u>	<u>6</u>	<u>5</u>	<u>2</u>	<u>83</u>	<u>15</u>	<u>0</u>	<u>(198)</u>
TOTAL	11,744	12,537	6,646	726	5,080	12,452	(326)	1,733	1,037	760	4,826	8,030	14,301	0	6,356

DAY CARE CENTER LIABILITY - 2004

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Ace Property and Cas Ins Co	0	0	0	50	1	51	1	0	0	0	0	1	0	0	(52)
American Automobile Ins Co	0	0	25	0	0	25	0	0	0	0	0	0	0	0	(25)
Brotherhood Mutual Ins Co	7	6	0	0	0	0	0	1	0	0	0	1	0	0	5
Capitol Indemnity Corp	368	124	33	81	74	188	20	75	0	0	9	104	91	0	(77)
Church Mutual Ins Co	47	48	0	0	30	30	0	1	4	2	1	8	5	0	15
Empire Fire and Marine Ins Co	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Great American Assurance Co	6	8	0	0	0	0	0	1	0	0	0	1	0	0	7
Great American Ins Co	11	1	0	0	0	0	0	2	0	1	0	3	0	0	(2)
GuideOne Elite Ins Co	3	3	0	0	(1)	(1)	(1)	1	0	0	0	0	0	0	4
GuideOne Mutual Ins Co	8	10	0	0	(1)	(1)	(1)	2	1	0	0	2	0	0	9
GuideOne Specialty Mtl Ins Co	12	15	0	24	(1)	23	7	2	1	1	0	11	0	0	(19)
Markel Ins Co	34	34	0	(50)	11	(39)	10	41	4	3	0	58	5	0	20
Penn-America Ins Co	39	72	1	(5)	43	39	28	10	0	6	(2)	42	3	0	(6)
Philadelphia Indemnity Ins Co	387	353	6	1	17	24	21	81	2	1	8	113	28	0	244
St Paul Fire & Marine Ins Co	8	5	0	455	7	462	90	1	0	0	0	91	1	0	(547)
St Paul Mercury Ins Co	0	0	0	0	0	0	321	0	0	0	0	321	0	0	(321)
State Farm Fire & Casualty Co	44	46	1	4	1	6	6	6	4	1	1	18	3	0	25
Stonington Ins Co	281	268	5	(35)	169	139	0	65	0	58	19	142	6	0	(7)
TIG Indemnity Co	0	0	0	0	(10)	(10)	(6)	0	0	0	0	(6)	0	0	16
TIG Ins Co	0	25	2	17	(450)	(431)	(306)	3	1	1	0	(301)	(1)	0	756
Travelers Indemnity Co	0	5	0	0	0	0	0	0	0	0	0	0	0	0	5
Travelers Indemnity Co of Amer	<u>25</u>	<u>26</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>7</u>	<u>3</u>	<u>0</u>	<u>22</u>
TOTAL	1,281	1,050	73	542	(110)	505	190	296	18	75	37	616	144	0	73

5 YEAR SUMMARY

(Amounts in thousands of dollars.)

		<u>DIRECT</u> <u>PREMIUM</u> <u>WRITTEN</u>	<u>DIRECT</u> <u>PREMIUM</u> <u>EARNED</u>	<u>DIRECT</u> <u>LOSSES</u> <u>INCURRED</u>	<u>DIRECT</u> <u>LOSS ADJ</u> <u>EXPENSE</u> <u>INCURRED</u>	<u>TOTAL</u> <u>OTHER</u> <u>EXPENSES</u> <u>INCURRED</u>	<u>NET</u> <u>INVEST-</u> <u>MENT GAIN</u> <u>OR (LOSS)</u>	<u>DIV TO</u> <u>POLICY-</u> <u>HOLDERS</u>	<u>NET</u> <u>PRETAX</u> <u>INCOME</u>
Medical Malpractice - Physicians & Surgeons	2000	69,669	64,464	47,642	16,822	9,520	(18,617)	996	(29,134)
	2001	86,231	83,091	57,439	23,908	11,497	20,925	49	11,099
	2002	98,018	97,983	79,540	33,759	12,373	20,373	44	(7,360)
	2003	124,398	121,203	73,799	17,705	12,006	18,064	(3)	35,760
	2004	141,782	137,600	57,627	24,938	14,767	16,651	1	56,918
	TOTAL	520,098	504,341	316,047	117,132	60,163	57,396	1,087	67,283
Medical Malpractice - Hospitals	2000	22,537	21,337	25,872	2,142	4,060	15,580	0	4,843
	2001	29,305	28,537	35,712	7,671	5,000	2,603	0	(17,252)
	2002	31,644	30,530	55,831	12,072	7,240	1,373	0	(43,240)
	2003	17,219	25,720	36,582	12,183	3,976	171	0	(26,850)
	2004	12,528	15,081	28,906	5,456	2,013	433	0	(20,861)
	TOTAL	113,233	121,205	182,903	39,524	22,289	20,160	0	(103,360)
Medical Malpractice - Other Health Care Professions	2000	9,437	10,513	8,419	1,805	2,663	(1,068)	272	(3,713)
	2001	10,414	10,801	11,406	1,766	3,359	3,064	294	(2,957)
	2002	14,304	13,654	10,529	3,130	4,043	(1,206)	236	(5,490)
	2003	12,421	11,914	6,906	1,828	3,789	1,399	109	682
	2004	16,415	15,444	209	4,871	4,415	1,358	129	7,178
	TOTAL	62,991	62,326	37,469	13,400	18,269	3,547	1,040	(4,300)
Medical Malpractice - Other Health Care Facilities	2000	4,818	5,261	2,137	1,667	1,164	665	0	959
	2001	4,410	4,552	5,572	1,976	1,048	528	1	(3,517)
	2002	4,007	4,505	2,583	1,509	1,216	256	0	(547)
	2003	2,933	3,735	(12,765)	(592)	1,210	1,374	0	17,256
	2004	2,396	2,291	5,242	782	698	180	0	(4,251)
	TOTAL	18,564	20,344	2,769	5,342	5,336	3,003	1	9,900
Attorneys Malpractice	2000	14,419	11,319	12,859	2,860	3,628	3,112	0	(4,916)
	2001	15,431	12,492	11,428	3,828	3,857	1,372	0	(5,249)
	2002	18,322	14,349	14,249	3,749	5,486	502	0	(8,633)
	2003	20,058	19,238	29,944	7,807	13,762	390	0	(31,885)
	2004	19,415	18,316	20,792	7,302	4,641	645	0	(13,774)
	TOTAL	87,645	75,714	89,272	25,546	31,374	6,021	0	(64,457)

Architects & Engineers Malpractice	2000	10,404	7,781	6,490	1,591	3,202	2,254	5	(1,253)
	2001	11,606	10,725	7,358	1,775	2,145	765	291	(77)
	2002	13,428	13,542	5,666	(821)	3,067	140	(2)	5,772
	2003	15,267	13,800	5,914	(3,149)	3,648	6,484	0	13,871
	2004	15,087	14,901	6,323	(1,615)	3,434	2,152	0	8,911
	TOTAL	65,792	60,749	31,751	(2,219)	15,496	11,795	294	27,224
Municipal Liability	2000	1,590	1,760	3,068	142	461	551	0	(1,360)
	2001	1,845	2,053	12,571	5,902	423	555	23	(16,456)
	2002	1,783	2,079	842	(5,432)	4,540	190	0	2,319
	2003	16,755	15,152	2,324	4,273	12,522	311	(11)	(3,645)
	2004	11,744	12,537	12,452	(326)	8,356	14,301	0	6,356
	TOTAL	33,717	33,581	31,257	4,559	26,302	15,908	12	(12,786)
Day Care Center Liability	2000	686	654	195	57	182	61	0	281
	2001	774	788	1,433	372	230	59	0	(1,190)
	2002	1,120	1,085	1,288	(147)	386	170	0	(272)
	2003	1,453	1,213	967	(460)	466	123	0	363
	2004	1,281	1,050	505	190	426	144	0	73
	TOTAL	5,314	4,790	4,388	12	1,690	557	0	(745)
TOTAL	2000	133,560	123,089	106,682	27,086	24,880	2,538	1,273	(34,293)
	2001	160,016	153,039	142,919	47,198	27,559	29,871	658	(35,599)
	2002	182,626	177,727	170,528	47,819	38,351	21,798	278	(57,451)
	2003	210,504	211,975	143,671	39,595	51,379	28,316	95	5,552
	2004	220,648	217,220	132,056	41,598	38,750	35,864	130	40,550
	TOTAL	907,354	883,050	695,856	203,296	180,919	118,387	2,434	(81,241)